

AUTOMATION STACK & RECOMMENDED RESOURCES

Budgeting Tools

1. [You Need A Budget \(YNAB\)](#) - Ideal for intentional budgeting and giving every dollar a job.
2. [Rocket Money](#) - Automatically identifies subscriptions and spending patterns to reduce leaks.

Micro-Investing Apps

1. [Fidelity Spire](#) / [SoFi Invest](#) - Great for beginners, offers no-minimum investment and automatic contributions.
2. [M1 Finance](#) - Allows you to build custom ETF 'pies' with scheduled auto-investing.

Auto-Saving Tools

1. [Qapital](#) - Set rule-based savings goals (e.g., round-ups, payday rules).
2. [Chime](#) - Automatically deposits a % of your paycheck into savings or investing.

Debt Automation Tools

1. [Tally](#) - Consolidates credit cards and makes automatic payments at the lowest rate possible.
2. [Ultimate Finance Tracker](#) - Overview of all your finances, including debt

High-Yield Savings Accounts (HYSA)

1. Ally Bank - Reliable online bank with competitive interest and no monthly fees.
2. Capital One 360 - Flexible HYSA with solid mobile tools and account linking.

Automation Tips

- Always set investments and transfers to occur on payday.
- Use separate accounts for investing, bills, and spending to avoid overlap.
- Revisit automation rules quarterly to reflect changes in income or expenses.

